

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KEISHA R DAVIS RICHARD
STEVEN L RICHARD
Debtor(s)

Case No. 08-09420

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2008.
- 2) The plan was confirmed on 06/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/01/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 76.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,150.00.
- 10) Amount of unsecured claims discharged without payment: \$42,843.09.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$50,090.65
Less amount refunded to debtor	\$1,225.51

NET RECEIPTS: **\$48,865.14**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,344.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,909.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,253.29**

Attorney fees paid and disclosed by debtor: \$156.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABC DENTISTRY	Unsecured	509.00	NA	NA	0.00	0.00
AFS	Unsecured	1,159.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	2,700.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	902.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	418.00	1,002.07	1,002.07	100.21	0.00
ASSET ACCEPTANCE LLC	Unsecured	312.00	312.12	312.12	31.21	0.00
ASSET ACCEPTANCE LLC	Unsecured	NA	516.58	516.58	51.66	0.00
ASSET ACCEPTANCE LLC	Unsecured	383.00	418.95	418.95	41.90	0.00
CASH LOAN TEAM	Unsecured	530.00	330.00	330.00	33.00	0.00
CAVALRY PORTFOLIO SVCS LLC	Unsecured	18,524.00	18,653.28	18,653.28	1,865.33	0.00
CHASE AUTO FINANCE	Secured	16,825.00	21,640.76	20,803.00	20,803.00	3,420.63
CHASE AUTO FINANCE	Secured	12,837.00	13,044.53	12,837.00	12,837.00	2,087.19
CHASE AUTO FINANCE	Unsecured	NA	0.00	207.53	20.75	0.00
CHASE AUTO FINANCE	Unsecured	3,978.00	0.00	837.76	83.78	0.00
CHICAGO POST OFFICE EMPLOYEEC	Unsecured	550.00	NA	NA	0.00	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	635.00	200.00	200.00	20.00	0.00
COMCAST	Unsecured	1,187.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,246.00	1,495.44	1,495.44	149.54	0.00
DR HUMOWIECKI	Unsecured	120.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,068.00	1,068.06	1,068.06	106.81	0.00
EAST BAY FUNDING	Unsecured	NA	1,964.29	1,964.29	196.43	0.00
HR IMAGING	Unsecured	61.00	NA	NA	0.00	0.00
HR IMAGING	Unsecured	37.00	NA	NA	0.00	0.00
HR IMAGING	Unsecured	36.00	NA	NA	0.00	0.00
HR IMAGING	Unsecured	36.00	NA	NA	0.00	0.00
HR IMAGING	Unsecured	36.00	NA	NA	0.00	0.00
HR IMAGING	Unsecured	36.00	NA	NA	0.00	0.00
IL STATE DISBURSEMENT UNIT	Priority	0.00	NA	NA	0.00	0.00
IL STATE DISBURSEMENT UNIT	Unsecured	1,479.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	637.00	637.28	637.28	63.73	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	813.73	813.73	81.37	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS	Unsecured	803.00	803.70	803.70	80.37	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	872.00	872.57	872.57	87.26	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,067.00	1,008.80	1,008.80	100.88	0.00
MIDLAND FUNDING LLC	Unsecured	177.00	790.19	790.19	79.02	0.00
MOSHIN SHAIKH	Unsecured	0.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	2,531.00	1,620.83	1,620.83	162.08	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	209.00	209.95	209.95	21.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	209.00	NA	NA	0.00	0.00
SBC AMERITECH	Unsecured	168.00	NA	NA	0.00	0.00
SPRINT PCS	Unsecured	358.00	NA	NA	0.00	0.00
SPRINT-NEXTEL CORP	Unsecured	484.00	876.99	876.99	87.70	0.00
ST ALEXIUS EMERGENCY	Unsecured	618.00	NA	NA	0.00	0.00
ST ALEXIUS EMERGENCY	Unsecured	449.00	NA	NA	0.00	0.00
ST ALEXIUS EMERGENCY	Unsecured	126.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	230.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	190.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	140.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	129.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	101.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	50.00	NA	NA	0.00	0.00
TELRITE ACCXX	Unsecured	51.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$33,640.00	\$33,640.00	\$5,507.82
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$33,640.00	\$33,640.00	\$5,507.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,640.12	\$3,464.03	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,253.29</u>
Disbursements to Creditors	<u>\$42,611.85</u>

TOTAL DISBURSEMENTS : **\$48,865.14**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.